

Certificate of Notice Page 1 of 6

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Michael Brad Fineman
Vanessa Fineman
DebtorsCase No. 24-10686-amc
Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Jun 14, 2024

Form ID: 318

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael Brad Fineman, Vanessa Fineman, 220 Locust Street, Apartment 22bcs, Philadelphia, PA 19106-3935
14860218	+ ADP INC, PO Box 830272, Philadelphia, PA 19182-0382
14860219	+ American Executive Centers, Accounting Department, 101 Lindenwood Drive, Suite 225, Malvern, PA 19355-1762
14860235	Complete Collection Service, 1007 N Federal Highway, #280, Fort Lauderdale, FL 33304-1422
14860238	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Phoenix, AZ 85029-4934
14860239	+ Custom brand Groups, 111 N. Apollo Rd, Salt Lake City, UT 84116-3768
14860244	+ Fundamate Technologies Inc, 300 Continental Blvd, Suite 410, El Segundo, CA 90245-5053
14860245	Horizon Window Fashions, Dept 4354, Carol Stream, IL 60122-4354
14860248	Keystone Health Plan East, PO Box 8240, Philadelphia, PA 19101-8240
14860253	+ Main Line Window Coverings LLC, 104 Lombard Street, Philadelphia, PA 19147-1602
14860261	+ RCB, 5900-08 Torresdale Ave, Philadelphia, PA 19135-4127
14860263	Shellpoint , a division of New Rez, PO Box 619063, Dallas, TX 75261-9063
14860267	+ Springs Window Fashions, 7549 Graber Road, Middleton, WI 53562-1096
14860275	Yeshaya Gorkin, Esquire, PO Box 605, New York, NY 10038

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14860222	Email/Text: bankruptcy@arvest.com	Jun 14 2024 23:49:00	Arvest Bank, 415 W. Emma Street, Springdale, AR 72764
14860220	+ Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:59:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14860221	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jun 14 2024 23:49:00	Apple Card, Goldman Sachs Bank USA, Salt Lake City Branch, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-6112
14860223	+ Email/Text: bankruptcy@arvest.com	Jun 14 2024 23:49:00	Arvest Bank, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6599
14860225	EDI: BMW.COM	Jun 15 2024 03:50:00	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
14860224	EDI: BANKAMER	Jun 15 2024 03:50:00	Bank of America, P.O. Box 15796, Wilmington, DE 19886-5796
14860231	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:49:00	City of Philadelphia, Department of Revenue, PO Box 1630, Philadelphia, PA 19105
14860236	Email/Text: cfcbackoffice@confinco.com		

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14860226	EDI: CAPITALONE.COM	Jun 14 2024 23:49:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
14860229	+ EDI: CITICORP	Jun 15 2024 03:50:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14860232	+ Email/Text: bankruptcy@philapark.org	Jun 14 2024 23:50:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14860230	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:49:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14860237	+ EDI: CCS.COM	Jun 15 2024 03:50:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14860240	+ Email/Text: electronicbkdocs@nelnet.net	Jun 14 2024 23:49:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14860241	+ EDI: DISCOVER	Jun 15 2024 03:50:00	Discover, P.O. BOX 70176, Philadelphia, PA 19176-0176
14860242	+ EDI: DISCOVER	Jun 15 2024 03:50:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14860243	^ MEBN	Jun 14 2024 23:45:25	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
14860247	EDI: IRS.COM	Jun 15 2024 03:50:00	Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346
14860227	EDI: JPMORGANCHASE	Jun 15 2024 03:50:00	Chase, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201
14860228	EDI: JPMORGANCHASE	Jun 15 2024 03:50:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
14860249	+ Email/Text: LibertySOP@cscglobal.com	Jun 14 2024 23:49:00	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116-3350
14860250	+ Email/Text: Bankruptcy@swiftcapital.com	Jun 14 2024 23:49:00	Loan Builders/PayPal, Inc, c/o Swift Financial LLC, 3505 Silverdale Rd, Wilmington, DE 19810-4905
14860255	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 14 2024 23:49:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14860256	Email/Text: bankruptcies@penncredit.com	Jun 14 2024 23:49:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
14860258	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2024 23:49:00	PNC Bank, P.O. Box 747066, Pittsburgh, PA 15274-7066
14860259	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2024 23:49:00	PNC Bank NA, po bOX 747066, Pittsburgh, PA 15274-7066
14860257	+ EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Dept of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14860257	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Dept of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14860260	+ Email/Text: ngisupport@radiusgs.com	Jun 14 2024 23:49:00	Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
14860262	Email/Text: bankruptcynotices@sba.gov	Jun 14 2024 23:49:00	SBA, PO Box 3918, Portland, OR 97208-3918
14860264	+ Email/Text: mtgbk@shellpointmtg.com	Jun 14 2024 23:49:00	Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826

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14860265	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 14 2024 23:49:00	Specialized Loan Servicing, P.O. Box 630147, Littleton, CO 80163-0147
14860266	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 14 2024 23:49:00	Specialized Loan Servicing, 6200 S Quebec Street, Suite 300, Englewood, CO 80111-4720
14860268	^ MEBN	Jun 14 2024 23:45:31	Stern&Eisenberg, 1581 Main Street, Suite 200, Attn Matthew Faillings, Esquire, Warrington, PA 18976-3403
14860269	+ EDI: SYNC	Jun 15 2024 03:50:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14860270	^ MEBN	Jun 14 2024 23:45:30	TD Bank NA, PO Box 1448, Greenville, SC 29602-1448
14860271	^ MEBN	Jun 14 2024 23:45:34	UPS Supply Chain Solutions, Inc, 28013 Network Place, Chicago, IL 60673-1280
14860272	EDI: WFFC2	Jun 15 2024 03:50:00	Wells Fargo Bank NA, PO Box 77053, Minneapolis, MN 55480-7753
14860273	+ EDI: WFFC2	Jun 15 2024 03:50:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14860274	+ EDI: COMCASTCBLCENT	Jun 15 2024 03:50:00	Xfinity, PO Box 6505, Chelmsford, MA 01824-0905
14860276	Email/Text: bkfilings@zwickerpc.com	Jun 14 2024 23:50:00	Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14860234		CMS COM, Po Box 95117
14860254		MF Enterprises LLC
14860251		Main Line Window Covering
14860252		Main Line Window Coverings
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14860233	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Municipal Services Building, 1401 JFK Blvd Concourse Level, Philadelphia, PA 19101-1496
14860246	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 145595, Cincinnati, OH 45250
14861342	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
DANIEL P. JONES	on behalf of Creditor Arvest Bank djones@sterneisenberg.com bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank NA bkgroup@kmllawgroup.com
MICHAEL A. CATALDO	on behalf of Debtor Michael Brad Fineman mcataldo@gsbblaw.com bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
MICHAEL A. CATALDO	on behalf of Joint Debtor Vanessa Fineman mcataldo@gsbblaw.com bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
REGINA COHEN	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
STEVEN K. EISENBERG	on behalf of Creditor Arvest Bank seisenberg@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:			
Debtor 1	Michael Brad Fineman		
First Name	Middle Name	Last Name	
Debtor 2	Vanessa Fineman		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10686-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Brad Fineman

Vanessa Fineman
aka Vanessa Pilar Sandler

6/13/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.